

EMBRACING CHANGE, DEVELOPING TRUST

The 35th Annual Conference of the
Banking & Financial Services
Law Association



CONFERENCE PROGRAM AND REGISTRATION BROCHURE

Saturday, 1 September - Monday, 3 September 2018

Millennium Hotel, Queenstown

PRESIDENT'S MESSAGE

Dear Colleagues

I am delighted to present you with the brochure for our 2018 conference. As you can see, our conference this year will be from Saturday 1 September to Monday 3 September, back in the glorious surrounds of Queenstown, New Zealand.

Our keynote speaker this year will be Lord Mance, until recently the Deputy President of the Supreme Court of the United Kingdom. He will be joined by other senior members of the judiciary from England, Australia and New Zealand, including Lady Arden of the Court of Appeal of England and Wales, Ward CJ in Eq of the Supreme Court of New South Wales, and Glazebrook J of the Supreme Court of New Zealand.

We will also hear from leading industry figures from Australia and New Zealand, including David McLean, the Chief Executive of Westpac New Zealand, and Matt Whineray, the Acting Chief Executive Officer of Guardians of New Zealand Superannuation. Other speakers from industry and the legal profession will also share their knowledge and insights on key issues that are or will be affecting the banking and financial services industry in Australia and New Zealand.

Our Conference Planning Committee has again put together a wonderful program, and I am confident that our 2018 conference will be a tremendous success. I look forward to seeing you all in Queenstown.

Bruce Whittaker
President

KEYNOTE PRESENTER

Lord Mance, former Deputy President of The Supreme Court of the United Kingdom

Lord Mance became Deputy President of The Supreme Court of the United Kingdom in September 2017. This followed his original appointment as a Justice of The Supreme Court in October 2009. He retired from The Supreme Court in June, upon reaching the statutory retirement age.

Lord Mance read law at University College, Oxford, spent time with a Hamburg law firm and then practised at the commercial bar until 1993. He chaired various Banking Appeals Tribunals and was a founder director of the Bar Mutual Indemnity Insurance Fund.

Lord Mance represented the United Kingdom on the Council of Europe's Consultative Council of European Judges from 2000 to 2011, being elected its first chair from 2000 to 2003. He currently chairs the Executive Council of the International Law Association and the Lord Chancellor's Advisory Committee on Private International Law. He is a member of the Judicial Integrity Group and of the seven person panel set up under the Treaty on the Functioning of the European Union (article 255) to give an opinion on candidates' suitability to perform the duties of Judge and Advocate-General of the European Court of Justice and General Court.



PROGRAM AT A GLANCE

SATURDAY 1 SEPTEMBER

3.00pm	Registration opens	Millennium Ballroom
5.00pm	Coaches depart Millennium Queenstown Hotel for Queenstown Skyline	
5.30pm	Welcome Reception <i>Sponsored by Australian Executor Trustees</i>	Queenstown Skyline
8.00pm	Dinner - own arrangements	

SUNDAY 2 SEPTEMBER

8.45am	Conference Opening and Welcome	Millennium Ballroom
9.00am	<div>Plenary</div> Keynote address: <i>Unjust enrichment – a clear concept or well-meaning sloppiness of thought?</i> Speaker: Lord Mance, former Deputy President, Supreme Court of the United Kingdom Commentator: Glazebrook J, Supreme Court of New Zealand	Millennium Ballroom
10.00am	Morning break <i>Coffee cart sponsored by Equity Trustees Limited</i>	Millennium Promenade
10.30am	<div>Concurrent</div> Agents and security trustees: fiduciaries or mere service providers? or Payments in the digital age	Millennium Ballroom
12.00pm	Lunch break Connect Academic	Millennium Promenade
1.00pm	<div>Plenary</div> Trust me: Does trust property go where it should after insolvency?	Millennium Ballroom

SUNDAY 2 SEPTEMBER (continued)

2.30pm		Afternoon break <i>Coffee cart sponsored by Equity Trustees Limited</i>	Millennium Promenade
3.00pm	Concurrent	Rebooting the system – the reform of interest rate benchmarks or Climate change risk: what it means for investment and finance transactions	Millennium Ballroom
4.15pm	Concurrent	Managing and trading a loan portfolio or Academic committee presentations: Convergence, divergence and gaps: liability for pre-contractual misrepresentations made by banks to customers in New Zealand and Australia and Financial services external dispute resolution, in a time of increased scrutiny	Millennium Ballroom
5.30pm		AGM/Board Meeting	Meeting Room V
7.00pm		Pre-dinner drinks	Millennium Promenade
7.30pm		BFSLA Gala Dinner	Millennium Ballroom

MONDAY 3 SEPTEMBER

7.30am		Opinions Committee breakfast	Millennium Ballroom
8.45am	Plenary	From the Bench - Case Law Update Speakers: Ward CJ in Eq , Chief Justice in Equity, Supreme Court of New South Wales Justice Kós , President of the Court of Appeal of New Zealand Lady Justice Arden , Court of Appeal of England and Wales	Millennium Ballroom
10.30am		Morning break <i>Coffee cart sponsored by Equity Trustees Limited</i>	Millennium Promenade

MONDAY 3 SEPTEMBER (continued)

11.00am	Concurrent	<i>Australia's Banking Executive Accountability Regime – issues and insights</i> or <i>"O brave new world, that has such people in't!" Alternative funders – the impact, the issues and the opportunities</i>	Millennium Ballroom
12.15pm		Lunch break	Observatory Restaurant
12.15pm		Future Leaders Lunch	Copthorne Hotel, Impressions Bar
1.00pm	Concurrent	<i>Are Latin terms back in fashion? The brave new ipso facto world</i> or <i>The reform of the Financial Advisers Act – is it good news for consumers?</i>	Millennium Ballroom
2.15pm	Plenary	<i>Open banking</i>	Millennium Ballroom
3.30pm		Conclusion of conference Closing network drinks	Millennium Promenade

THE PROGRAM IN DETAIL

SATURDAY 1 SEPTEMBER

3:00

Registration opens

5:15

Coaches depart Millennium Queenstown for Queenstown Skyline

5:30

Welcome Reception

Sponsored by Australian Executor Trustees

8:00

Dinner - own arrangements

SUNDAY 2 SEPTEMBER

8:45

Conference Opening and Welcome

9:00

Unjust enrichment – a clear concept or well-meaning sloppiness of thought?

Plenary

The principles of unjust enrichment impact constantly on commercial life, including in the context of banking and finance transactions. Despite this, unjust enrichment is one of the least well understood areas of private law, as to both its reach and its conceptual basis. This session will explore these issues through an analysis of the growing body of case law in England, Australia and New Zealand.

Chair: **Paul Rogerson**, Special Counsel, Regulatory Projects, CBA

Speaker: **Lord Mance**, former Deputy President, Supreme Court of The United Kingdom

Commentator: **Glazebrook J**, Supreme Court of New Zealand

SUNDAY 2 SEPTEMBER (continued)

MORNING BREAK

10:00

Coffee cart sponsored by Equity Trustees Limited

10:30

Concurrent

Agents and security trustees: fiduciaries or mere service providers?

At law, agents and trustees are heavily burdened with duties to their principal/beneficiary. Not all of these duties are appropriate in every case. The law allows some modification but there are limits. Typical syndicated facility agreements and security trust deeds contain a lot of text designed to displace these duties for facility agents and security trustees, and in doing so effectively shift certain risks from them back to the participating financiers. Agents and security trustees say this is commensurate with their limited administrative roles. Financiers may expect more. This session will consider:

- What do these provisions say and how do they say it?
- Are they legally effective? What have the courts said about them?
- As risk-shifting mechanisms, do they represent a fair trade-off for participating financiers?

Chair: **Ian Davidson SC**, Eight Selborne, Sydney

Speakers: **Dr Nuncio D'Angelo**, Partner, Norton Rose Fulbright Australia

Helen Dervan, Senior Lecturer, Auckland University of Technology

10:30

Concurrent

Payments in the digital age

Payment technology is undergoing a revolution. Gone are the days of writing a cheque and having it clear 5 days later; today's payments can be made instantly, using a phone or a watch. With the launch of the New Payments Platform in Australia, it is timely to consider how the existing regulatory framework applies to new and emerging payment technologies and how lawyers can navigate the shoals of uncertainty.

Chair: **Rebecca Hope**, Head of Legal – Institutional Digital and Special Projects, ANZ

Speakers: **Nancy Bryla**, General Counsel and Company Secretary, Australian Payments Network

Sarah Hensen, General Counsel and Company Secretary, Payments NZ

12:00

LUNCH BREAK

Connect Academic

If you are:

- interested in exploring possibilities for collaborative research and publication with members of the BFSLA Academic Committee; or
- have some ideas you think we could or should be interested in; or
- just interested in talking about the academic perspective,

then this is your chance. There will be an opportunity to meet members of the Academic Committee during this lunch break. We will be in a clearly signposted area, so please come and join us for a chat.

Professor Shelley Griffiths, Chair, Academic Committee

SUNDAY 2 SEPTEMBER (continued)

1:00

Plenary

Trust me: Does trust property go where it should after insolvency?

Insolvency and trusts seem to be in constant collision, when it comes to how an insolvent trust is to be administered and the trust funds applied. In Australia, this is being worked through by courts at the highest levels – as illustrated by recent decisions such as *Re Amerind* and *Jones v Matrix Partners*. In New Zealand this issue has also been litigated, and there is some reform ahead with the Trusts Bill 2017. Our speakers will examine how insolvent trusts are to be administered and trust property properly distributed in light of these recent developments.

Chair: **Emma Sutcliffe**, Partner, Chapman Tripp

Speakers: **Barrett AJA**, Supreme Court of New South Wales
Andrew Butler, Partner, Russell McVeagh

2:30

AFTERNOON BREAK

Coffee cart sponsored by *Equity Trustees Limited*

3:00

Concurrent

Rebooting the system – the reform of interest rate benchmarks

The calculation of interest is the key commercial component for the vast majority of financial products, and the key source of income (and expense) for banks. The calculation mechanisms for interest rate benchmarks around the world are now being reformed and LIBOR (the most important international benchmark) may be discontinued, as part of a global response to the Financial Crisis and well-publicised manipulation scandals. The reforms, which have also impacted BBSW and BKBM, are designed to increase both the integrity and stability of financial markets.

This session will discuss these changes and the development of new industry templates in loan, swap, bond and securitisation markets. It will also discuss how to deal with existing transactions in a way that avoids an unintended reallocation of costs and risks as between parties.

Chair: **Kerryn Smith**, Director, Investor Sales, Markets, NAB

Speakers: **Jing Gu**, Senior Counsel, International Swaps and Derivatives Association
Aaron Comerford, Head of Legal, Markets, ANZ

3:00

Concurrent

Climate change risk: what it means for investment and finance transactions

The potential adverse effects of climate change are becoming well understood and, in turn, are beginning to impact a wide variety of investment and finance transactions. This session will discuss the actual and potential impact of climate change risk on both market practice and associated regulation. In particular, the speakers will address: how climate change risk is changing the decision making and approval processes for investment and finance transactions; the nature and scope of due diligence disclosure obligations of market participants; financial market documentation; and associated regulation.

Chair: **Lloyd Kavanagh**, Chair and partner, MinterEllisonRuddWatts

Speakers: **Matt Whineray**, Acting Chief Executive Officer, Guardians of New Zealand Superannuation
Karen Silk, General Manager, Commercial, Corporate and Institutional, Westpac New Zealand
Sarah Barker, Special Counsel, MinterEllison

SUNDAY 2 SEPTEMBER (continued)

4:15

Concurrent

Managing and trading a loan portfolio

The importance of the secondary loan market is increasing, as new participants enter the loan market and capital requirements persuade banks to manage their loan portfolios more actively. Where possible, primary loans are documented with a view to sale (though borrowers may have a different view).

What are the drivers of trading? What options are open to a bank looking to sell down its loan book and what are the advantages and disadvantages of each? What other credit risk mitigation alternatives are there? What are the issues in syndicated and bilateral primary documentation that affect tradability and risk mitigation? And what are the points of negotiation when transferring the economic risk of a loan?

Chair: **Matthew Cunningham**, Partner, MinterEllison

Speakers: **Michael Prosser**, Head of Institutional Portfolio Management, ANZ

Murray Lord, Senior Legal Counsel, NAB

Renee Boundy, Partner, Allens

4:15

Concurrent

Academic committee presentations:

Convergence, divergence and gaps: liability for pre-contractual misrepresentations made by banks to customers in New Zealand and Australia

Behaviour of banks and bankers is a key regulatory issue on both sides of the Tasman. This session drills down into one aspect of this problem - bank liability for pre-contractual misstatements. Prompted by recent NZ cases revealing gaps in NZ's regulatory regime, academics from both jurisdictions examine the overlapping common law, statutory and regulatory approaches to dealing with this type of conduct under New Zealand and Australian law, and compare the relative strengths and weaknesses, and effectiveness, of the two regimes for consumer protection.

Chair: **Professor Shelley Griffiths**, Faculty of Law, University of Otago

Speakers: **Victoria Stace**, Faculty of Law, Victoria University of Wellington

Dr Allison Silink, Faculty of Law, University of Technology Sydney

and

Financial services external dispute resolution, in a time of increased scrutiny

This session will examine the different ways in which disputes involving consumers of financial services and products are resolved by external dispute resolution schemes (EDRs) in Australia and New Zealand. Australia recently replaced three separate financial services EDRs with a mega regulatory body - the Australian Financial Complaints Authority - while New Zealand retains a multi-pronged approach. This session will look at the different approaches in Australia and New Zealand, and discuss the impact of recent developments such as the ABA's revised Code of Banking Practice.

Chair: **Professor Shelley Griffiths**, Faculty of Law, University of Otago

Speaker: **Associate Professor Andrew Godwin**, Melbourne Law School, University of Melbourne

SUNDAY 2 SEPTEMBER (continued)

5:30
AGM / Board Meeting
7:00
Pre-dinner drinks
7:30
BFSLA Gala Dinner

Dress code: Lounge suits

MONDAY 3 SEPTEMBER

7:30
Opinions Committee breakfast
8:45

Plenary

From the Bench - Case Law Update

Our ever-popular case law update returns, with a twist. In this session, senior judges from New Zealand and Australia will again examine the most significant case law developments for our industry over the past twelve months. This year, they will be joined by Lady Justice Arden of the Court of Appeal of England and Wales, who will comment on recent case law and issues affecting banking and financial services in England.

Chair: **Dr Ann Wardrop**, La Trobe Law School, La Trobe University

Speakers: **Ward CJ in Eq**, Chief Justice in Equity, Supreme Court of New South Wales

Kós J, President of the Court of Appeal of New Zealand

Lady Justice Arden, Court of Appeal of England and Wales

10:30
MORNING BREAK
Coffee cart sponsored by Equity Trustees Limited

MONDAY 3 SEPTEMBER (continued)

11:00
Concurrent

Australia's Banking Executive Accountability Regime – issues and insights

The Banking Executive Accountability Regime (BEAR) imposes heightened accountability obligations on ADIs and people with significant influence over conduct and behaviour in an ADI. It does so principally through increased reporting obligations, new enforcement powers granted to APRA, and a deferred remuneration regime.

This session will cover the key aspects of the regime and its likely impact in Australia. This will include:

- practical guidance on addressing the 'reasonable steps' obligations, requirements for accountability statements, accountability maps and remuneration policies and implications for subsidiaries of ADIs; and
- a discussion of key issues likely to be faced by organisations and individuals affected by the regime, drawing on the experience of similar measures in the UK and Hong Kong.

Chair: **Ben Shaw**, Partner, Dentons

Speakers: **Michelle Levy**, Partner, Allens

Freeke Van Son, Head of Supervision and Remuneration Compliance, Westpac

11:00
Concurrent

"O brave new world, that has such people in't!" Alternative funders — the impact, the issues and the opportunities

Non-bank lenders form a huge portion of overseas loan markets. In Australasia they are still emerging. What sort of entities are they? What are their requirements and attitudes? What impact are they having on documentation and markets? What issues arise from their participation? What might be difficulties affecting their entry? What are the opportunities?

Chair: **Helena Busljeta**, Special Counsel, King & Wood Malletsons

Speakers: **David Hoskins**, Head of Acquisition Finance, Challenger

Matthew Turner, Head of Australian Senior Debt, ICG

Shawn Wytenburg, Partner, Ashurst

12:15
LUNCH BREAK
Future Leaders Lunch

MONDAY 3 SEPTEMBER (continued)

1:00

Concurrent

Are Latin terms back in fashion? The brave new ipso facto world

Ipso facto reform has arrived in Australia, and its name is not its only challenge. Our panel of experts from both the “front end” of loan markets and the “back end” of restructuring, insolvency and recoveries will consider its implications for typical loan markets documentation, including what the reforms mean for documenting transactions, workouts and enforcements.

Chair: **Tony Ryan**, Partner, Ashurst

Speakers: **Steve Smith**, Partner, Ashurst

Samantha Kinsey, Partner, King & Wood Mallesons

Inge Kindermann, Head of Legal – Lending Services, ANZ

1:00

Concurrent

The reform of the Financial Advisers Act – is it good news for consumers?

Following a statutory review of the legislation that oversees the provision of financial advice in New Zealand, the Financial Advisers Act 2008 is to be amended and the Code of Conduct updated. The changes will overhaul many key aspects of the existing law, such as the characterisation of adviser types and financial products, an adviser’s obligations towards their clients, the use of robo advice, and disclosure rules.

This session will consider the changes; and the challenges and opportunities for financial advice market participants arising from them.

Chair: **Katrina Gardiner**, Associate General Counsel, ANZ New Zealand

Speakers: **Jeremy Muir**, Partner, MinterEllisonRuddWatts

Ana-Marie Lockyer, General Manager, Wealth Products, ANZ New Zealand

Michael Hewes, Manager, Supervision, Financial Markets Authority, New Zealand

2:15

Plenary

Open banking

Data is now recognised as one of the most important assets of any company but for none more so than banks. The Open Banking proposal is the first stage in a broader framework to enhance consumers’ access to, and control over, their data. In this session, our panel will discuss the open banking proposals and the legal and practical impacts.

Chair: **Simon Jensen**, Partner, Buddle Findlay

Speaker: **Scott Farrell**, Partner, King & Wood Mallesons

Commentators: **David McLean**, Chief Executive, Westpac New Zealand

Peter Lalor, Chief Executive Officer, Money Brilliant

Poppy Haynes, Senior Policy Advisor, Ministry of Business, Innovation and Employment, New Zealand

3:30

Conclusion of conference
Closing networking drinks

SOCIAL FUNCTIONS

SATURDAY 1 SEPTEMBER

5:30pm Welcome reception
Drinks and canapes at the
Queenstown Skyline

*Proudly sponsored by
Australian Executor Trustees*

SUNDAY 2 SEPTEMBER

7:00pm Pre-dinner drinks

7:30pm Conference dinner

MONDAY 3 SEPTEMBER

12:15pm Future Leaders Lunch

3:30pm Closing networking drinks

DELEGATE FEES

All amounts are expressed in Australian dollars. As the conference is being held in New Zealand, those amounts will be subject to NZ GST of 15%. For New Zealanders who wish to pay in NZ dollars into the New Zealand BFSLA bank account, please use the rate of exchange on the date of your funds transfer, and send us a remittance advice to assist us with reconciling your account.

EARLY FEES for bookings made and paid by **Friday 27 July**

Member.....	\$1,750
Non-member.....	\$1,950
Academic member, Younger lawyer, In-house lawyer.....	\$795
Full-time student.....	\$425

FULL FEES for bookings made after **Friday 27 July**

Member.....	\$1,950
Non-member.....	\$2,200
Academic member, Younger lawyer, In-house lawyer.....	\$995
Full-time student.....	\$425

GROUP BOOKINGS

First 6 Members.....	\$1,750 = \$10,500
First 6 Non-members.....	\$1,950 = \$11,700
Subsequent Members.....	\$975
Subsequent Non-members.....	\$1,200

ACCOMMODATION

Millennium Hotel Queenstown

Corner Frankton Road & Stanley Street
Queenstown, 9300

We have secured competitive rates for all BFSLA delegates at the Millennium Hotel.

Rates are quoted in **New Zealand dollars**. They include GST of 15% and are for Sole/Twin or Double occupancy

Superior Room \$225 per night

Junior Suite \$275 per night

Executive Suite \$325 per night

Breakfast is an additional \$28 (inclusive of GST) per person per day.



You can book your accommodation directly with the Millennium Queenstown now, via the button on page 21, at the BFSLA Annual Conference delegate negotiated rates.

If you make your booking with the hotel directly make sure you quote the group code **BFSLA18** to get the conference rates.

REGISTRATION FORM

BFSLA ABN: 61 006 354 089

BFSLA 35TH ANNUAL CONFERENCE

Please print clearly, scan and send this form to julia@bfsla.org

Surname _____ Title: Mr, Mrs, Ms, Dr, Professor (other) _____

Given name _____ Preferred name for name badge _____

Position _____ Organisation _____

Postal address _____

_____ Post code _____ Country _____

Phone (____) _____ Mobile _____

Email address: *(Please print clearly)* _____

REGISTRATION DETAILS

Please **TICK** the appropriate category (all fees are expressed in Australian dollars & inclusive of GST)

EARLY FEES for bookings made and paid by **Friday 27 July**: (Please check the appropriate box)

Member \$1,750 ☐ **Non-member** \$1,950 ☐

Academic member (full-time) \$795 ☐ **In-house lawyer** \$795 ☐ ***Younger lawyer** \$795 ☐

Full-time student \$425 ☐

FULL FEES for bookings made and paid after **Friday 27 July**: (Please check the appropriate box)

Member \$1,950 ☐ **Non-member** \$2,200 ☐

Academic member (full-time) \$995 ☐ **In-house lawyer** \$995 ☐ ***Younger lawyer** \$995 ☐

Full-time student \$425 ☐

GROUP BOOKINGS

Members - First 6 @ \$1,750. Subsequent registrations at \$975 ☐

Non members - First 6 @ \$1,950. Subsequent registrations at \$1,200 ☐

One invoice is generated per group booking

*Younger lawyer rate applicable to those with 10 years or less in practice

Registration fee total A\$ _____

IMPORTANT NOTE: All amounts are expressed in Australian dollars. As the conference is being held in New Zealand, those amounts will be subject to NZ GST of 15%. For New Zealanders who wish to pay in NZ dollars into the New Zealand BFSLA bank account, please use the rate of exchange on the date of your funds transfer, and send us a remittance advice to assist us with reconciling your account.

CONCURRENT SESSION PREFERENCES (note this is not compulsory, intended as an indication for setup)

Sunday 2 September

- ☐ 10:30 *Agents and security trustees: fiduciaries or mere service providers?*
- ☐ 10:30 *Payments in the digital age*

- ☐ 2:30 *Rebooting the system – the reform of interest rate benchmarks*
- ☐ 2:30 *Climate change risk: what it means for investment and finance transactions*

- ☐ 4:15 *Managing and trading a loan portfolio*
- ☐ 4:15 *Convergence, divergence and gaps: liability for pre-contractual misrepresentations made by banks to customers in New Zealand and Australia and
Financial services external dispute resolution, in a time of increased scrutiny*

Monday 3 September

- ☐ 11:00 *Australia's Banking Executive Accountability Regime – issues and insights*
- ☐ 11:00 *"O brave new world, that has such people in't!" Alternative funders - the impact, the issues and the opportunities*

- ☐ 1:00 *Are Latin terms back in fashion? The brave new ipso facto world*
- ☐ 1:00 *The reform of the Financial Advisers Act – is it good news for consumers?*

DIETARY REQUESTS

Please specify any allergies or dietary requirements: _____

MEAL BOOKINGS

All meals indicated below are INCLUSIVE for ALL DELEGATES, but to assist with catering please CONFIRM your attendance at the following functions:

- ☐ Welcome reception – Saturday 1 September
- ☐ Lunch – Sunday 2 September
- ☐ Conference dinner – Sunday 2 September
- ☐ Closing networking drinks – Monday 3 September

- ☐ Monday 3 September Lunch – Monday 3 September
or
- ☐ Future Leaders lunch – Monday 3 September
- ☐ Opinions Committee breakfast – Monday 3 September

ACCOMPANYING PERSONS

Delegates are welcome to bring accompanying persons to the conference lunches and other social events.

MEAL BOOKINGS FOR ACCOMPANYING PERSONS

Name(s) _____ Please reserve the following:

Welcome reception	Saturday 1 September	_____ ticket(s) @ A\$74 per person A\$ _____
Lunch	Sunday 2 September	_____ ticket(s) @ A\$35 per person A\$ _____
Conference Dinner	Sunday 2 September	_____ ticket(s) @ A\$165 per person A\$ _____
Lunch/Future Leaders Lunch	Monday 3 September	_____ ticket(s) @ A\$35 per person A\$ _____
Closing networking drinks	Monday 3 September	_____ ticket(s) @ A\$45 per person A\$ _____

Additional catering fee total A\$ _____

DIETARY REQUESTS FOR ACCOMPANYING PERSONS

Please specify any allergies or dietary requirements: _____

PAYMENT TOTALS

Registration fees (from page 14) - Total 1 A\$ _____

Additional catering fee (from page 16) - Total 2 A\$ _____

Total payment A\$ _____

IMPORTANT NOTE: All amounts are expressed in Australian dollars. As the conference is being held in New Zealand, those amounts will be subject to NZ GST of 15%. For New Zealanders who wish to pay in NZ dollars into the New Zealand BFSLA bank account, please use the rate of exchange on the date of your funds transfer, and send us a remittance advice to assist us with reconciling your account.

PAYMENT OPTIONS

☐ EFT in Australian dollars to: CBA Nerang BSB: 06 4451 Account: 1006 0612 OR

☐ EFT in New Zealand dollars to: ANZ Account: 01 0129 00475760 00

☐ Cheque payable to "Banking & Financial Services Law Association"
(Australian or New Zealand dollar cheques accepted)

Payment by post for Australian dollar cheques only - Please quote your invoice number and send your cheque to P.O. Box 202, Stones Corner, Queensland, 4120, Australia

Payment by post for New Zealand dollar cheques only - Please quote your invoice number and send your cheque to P.O. Box 56-451, Dominion Road, Auckland 1446, New Zealand

☐ By credit card

Please note that a service fee of 1.5% applies to Visa and MasterCard, and of 3% to AMEX credit card payments. We are not able to accept payment by Diners.

VISA ☐ MASTERCARD ☐ AMEX ☐ Authorised amount \$ _____
(All cards including those issued in New Zealand will have the charge debited in Australian dollars.)

Name on Card: _____ Expiry date: _____

Card number: _____ CVV: _____

Signature: _____

CANCELLATIONS

If you are unable to attend, a substitute delegate is welcome at no extra cost. Alternatively, a full refund less A\$50 service charge will be made for cancellations received in writing (letter or email) ten working days or more prior to the event. Regrettably, no refunds can be made for cancellations less than ten working days prior to the event.

PRIVACY STATEMENT

The Banking and Financial Services Law Association collects your contact information to enable us to ensure that we can meet your requirements as a delegate at the Association's conference and other events, and also so that we may send to you information about the Association and the activities and events in which it is involved. Unless you put an "X" in the applicable box below, you agree that:

a) Your name and employer/organisation will be included in a list of conference delegates distributed to all delegates at the conference. ☐ No, thank you.

b) The Association may, in the future, send you further information about services and events in which the Association is involved. ☐ No, thank you.

RESPONSIBLE BEHAVIOURS POLICY

By registering for the conference, you agree to comply with the BFSLA's Responsible Behaviours Policy from time to time. A copy of the policy will be made available on our website (www.bfsla.org) closer to the conference.

ACCOMMODATION BOOKING

You can book your accommodation directly with the Millennium Queenstown now, via the button below, at the BFSLA Annual Conference delegate negotiated rates:

BOOK YOUR ACCOMMODATION ONLINE

Alternatively, you can scan this page with details completed as per below and email it to julia@bfsla.org. Julia will send the booking to Millennium Queenstown, and they will send a confirmation to you via your contact email.

Delegate name _____ Organisation _____

Contact e-mail address _____

Please note that all accommodation is quoted in New Zealand dollars

Superior Room	\$225 per night, room only. Sole/Twin or Double occupancy	Add \$28 (inclusive of GST) per person, per night to include breakfast.
Junior Suite	\$275 per night, room only. Sole/Twin or Double occupancy	
Executive Suite	\$325 per night, room only. Sole/Twin or Double occupancy	

Arrival day and date _____ /09/2018 Expected arrival time _____ am/pm

(Check-In from 2.00pm.) Number of nights booked _____

Departure day and date _____ /09/ 2018 Expected departure time _____ am/pm

(Check-out from accommodation is 11am. Your bags can be stored.)

Sharing with (if applicable) _____

ACCOMMODATION PAYMENT

Card type: MasterCard ☐ Visa ☐ Amex ☐ CCV number _____

The Millennium Queenstown reserves the right to on charge a 1.5% credit card commission surcharge plus GST for any payments made to the Millennium Queenstown for this event by any type of credit card.

Name on Card: _____ Expiry date: _____

Card number: _____ Signature _____

I hereby authorise my card details to be passed to the hotel, in order to secure my booking. I will settle the account in full on departure. The hotel at its discretion may take one night as deposit.

If you have any questions about registration or accommodation, please contact Julia Clancy julia@bfsla.org

Accommodation in Queenstown is very heavily booked at all times and strict cancellation policies apply. Please ensure you are aware of these conditions and have adequate travel insurance in case there is a need to cancel or reduce your room nights.

2018 CONFERENCE PLANNING COMMITTEE

Christopher Aylward	Madison Marcus	Sydney
Alicia Back	Ashurst	Sydney
Nancy Bryla	Australian Payments Network	Sydney
Helena Busljeta	King & Wood Mallesons	Sydney
Judy Busljeta	ANZ	Sydney
Joanna Byers	ANZ	Sydney
James Connell *	Equity Trustees	Sydney
Matthew Cunningham	MinterEllison	Sydney
Ian Davidson	Eight Selborne	Sydney
Andrew Dienhoff	Westpac	Perth
Zina Edwards	Hamilton Locke	Sydney
Karla Fraser	Allens	Sydney
Steve Gallagher	MinterEllisonRudd Watts	Auckland
Katrina Gardiner	ANZ New Zealand	Auckland
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